

Latvia Residency by Investment

The European Union's
Most Accessible
Gateway



Program Executive Summary

The Latvia Residency by Investment Program (often referred to as the Latvian Golden Visa) offers sophisticated investors a regulated, fast-track pathway to European residency. Since its inception in 2010, the program has balanced accessibility with rigorous legal standards, making it the most cost-effective entry point into the Schengen Area.

With global HNWI populations growing—North America alone saw a **7.6% increase to 7.9 million individuals** in 2024—the demand for secure “Plan B” jurisdictions is at an all-time high. Latvia meets this demand with an efficient, business-centric model.

Core Advantages

Lowest Capital Threshold in the EU

Entry starts at just €50,000 via business investment.

Full Schengen Mobility

Visa-free access across 26 European nations.

Family Security

Full inclusion for spouses and children under 18.

Expedited Processing

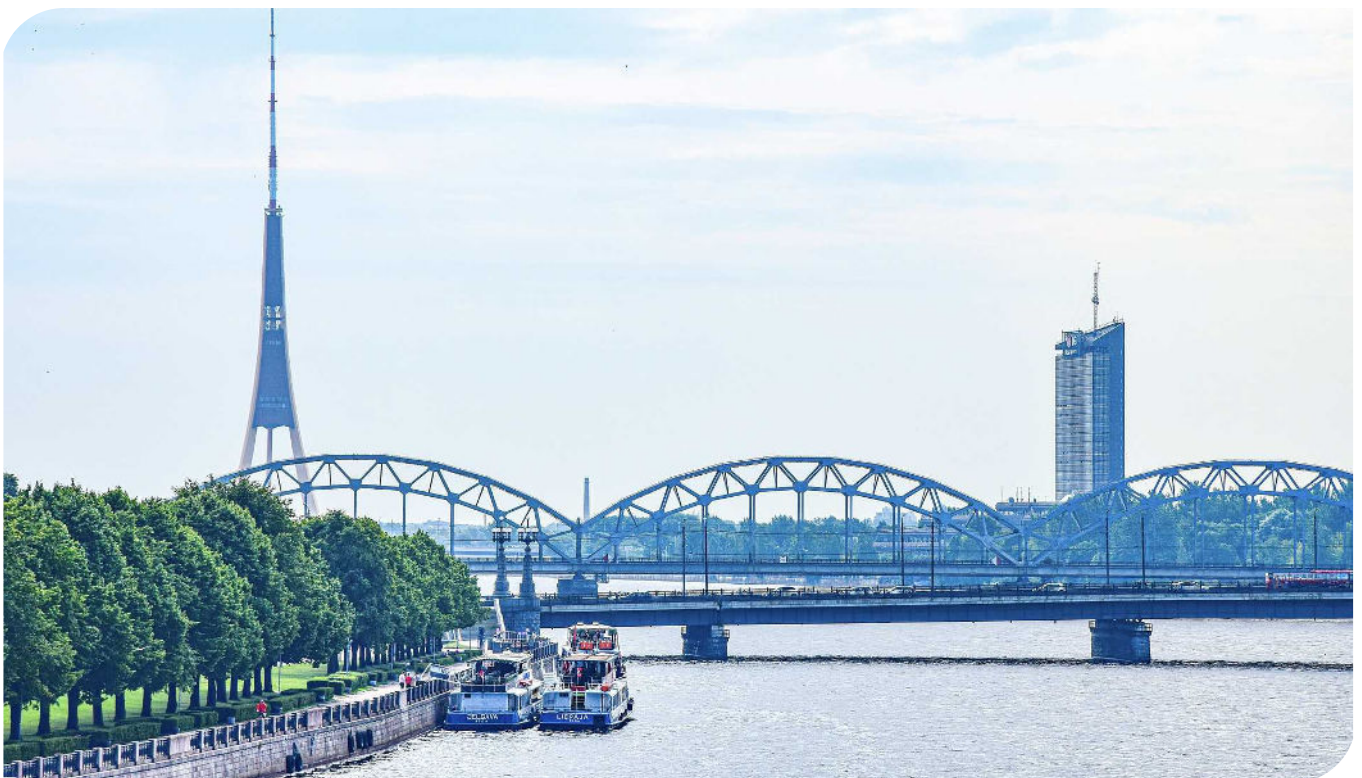
Average approval timelines range from 1 to 3 months.

Tax Efficiency

Latvia ranks 2nd globally on the International Tax Competitiveness Index, offering 0% corporate tax on reinvested profits.

Banking in the EU

You are eligible to open bank account(s) in the EU.



Investment Pathways & Requirements

Latvia offers diverse structures to suit varied investor profiles, from active entrepreneurs to passive asset holders.

Option	Investment Amount	Government Fee
Business Investment (SME)	€50,000	€10,000
Business Investment (Large)	€89,900	€10,000
Real Estate Acquisition	€250,000	5% of Purchase Amount
Capital Deposit (Bank)	€280,000	€25,000

Strategic Insights

- **The Business Route:** Ideal for those seeking the lowest entry cost. Qualifying companies must employ fewer than 50 people and contribute at least €40,000 annually in taxes, and annual turnover below €10 million.
- **The Real Estate Route:** Offers tangible asset growth in a stable market. Property prices in Riga currently average approximately **€2,577 per sqm** in the city center, offering significant capital appreciation potential.
- **The Bank Deposit Route:** Ideal for investors who need a fast plan B. Due diligence can be done online and with depositing money and applying for residency the whole process can fit in approximately 90 days.

Eligibility Criteria & Checklist

To qualify for Latvia's Golden Visa, applicants must meet the following requirements:

- **Be at least 18 years old** with full legal capacity.
- **Hold a valid passport** from outside the EU, EEA, or Switzerland.
- **Maintain a clean criminal record**, confirmed with background checks from all countries of residence in the past 5 years.
- **Make a qualifying investment** (business formation, real estate purchase or bank deposit).
- **Prove financial stability** to support yourself and any included dependents without relying on Latvian social services.
- **Hold valid health insurance** covering Latvia and the Schengen Area.
- **Be physically present in Latvia** for biometrics and annual residence permit renewal.
- **Demonstrate commitment to maintaining the investment** for at least five years.
- **Eligible to include family members:** spouse and dependent children under 18 in a single application.

The Pathway to Permanent Status & Citizenship

Latvia provides a clear legal trajectory from temporary resident to EU citizen.

- 1 Years 1-5:**
Temporary Residence Permit (Renewed annually).
- 2 Year 5:**
Eligibility for **Permanent Residency** (Requires 4 out of 5 years physical presence and A2 language proficiency).
- 3 Year 10:**
Eligibility for **Latvian Citizenship** (Granting a passport with visa-free access to **180+ destinations**, including the USA and Canada).

Lifestyle & Economic Environment

Latvia offers a high-tier European lifestyle with exceptional value. For HNWIs accustomed to London or New York, the cost-of-living arbitrage is significant:

- **Prime Real Estate:** A luxury 3-bedroom apartment in Riga's center averages **€890/month**, compared to over **€2,500** in Western capitals.
- **Connectivity:** Riga serves as a regional Baltic hub with direct flights to all major European financial centers.
- **Digital Infrastructure:** Latvia consistently ranks in the **global top 20** for internet speeds, essential for modern wealth management and remote business operations.

Professional Guidance: The NTL Trust Advantage

Navigating international immigration law requires precision. NTL Trust provides a seamless, "turn-key" solution:

- **End-to-End Compliance:** We manage all document legalization, apostilles, and translations.
- **Local Representation:** Our Riga-based team accompanies you for biometrics and government meetings.
- **Post-Landing Support:** We assist with annual renewals and the eventual transition to permanent residency.

**It's all about freedom and opportunity.
It's all about you.**



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